

Brief Summary of Housing Summit

Survey Results – East TN

The following number of surveys were mailed out and returned:

<i>East Tennessee</i>	<i>200/24</i>
<i>First Tennessee</i>	<i>71/18</i>
<i>Southeast</i>	<i>98/12</i>

14 identified themselves as elected officials, 21 non-profits, 10 employees of local government, 3 CHDOs, 2 PHAs, 2 Development District employees, 1 other, and 1 unknown.

Need for Owner-Occupied Units:

Creation of single family homes & Preservation had nearly equal numbers of “much need” responses (32 and 35). Opportunities for homeownership had 40 “much need” responses.

Need for Rental Housing:

“Much need” indicated equally for creation (26) in all areas. ET and SE with an “Much need” score of 17 for preservation and “Average need” score of 10 in FT for preservation.

Special Needs Housing:

Responses differed by region. In the ET area, much need indicated the mentally ill and homeless, with average need for the developmentally disabled, physically disabled, and elderly persons. In FT, it was much need for the developmentally disabled and physically disabled; Much to Average need for the mentally ill, elderly persons, and homeless. SE it was much to average need in all areas. All areas showed much need for extremely low and very low-income housing, while ET and SE showed much need for low-income housing, FT showed average need for low-income housing.

DD Other persons with special needs?

ETDD “Much need” single parent families - low income

ETDD “Much need” men with multiple diagnosis & HIV/AIDS

ETDD “Average need” Nuvsina Home

FTDD “Much need” brain injured

Resources for Rental Housing:

All reported a need for more resources and help in financing for the development of affordable rental units and rental assistance.

DD Rental

ETDD Knox Co--At this time there is a surplus of tax credit projects and section 8 units.

ETDD we don't currently do rental

ETDD no resources for former offenders

FTDD Johnson City, Washington Co. There is a significant demand for more affordable rental units in our market.

We need to be able to produce more affordable rental units.

SEDD have no resources -- town budget end of year \$8000

Resources for Homeownership and Professional Services:

ET reported adequate resources for mortgage lenders, real estate professionals, and developers; FT responded to needing more mortgage resources and SE responses indicated a need for help utilizing developer resources. All reported there was a strong need for down payment assistance and rehab.

DD Homeownership and Professional Service

ETDD Knox Co--homebuyer education is essential but not recognized as such by mortgage brokers; more support building creditworthiness is critical to increasing homeownership.

- ETDD little assistance for low income, former offenders
- FTDD Johnson City, Washington Co. We need to find ways to encourage more developers to develop affordable single family housing in our market.

Community and General Needs:

All reported there was a need for additional capacity to develop affordable housing, regional efforts to address affordable housing needs, identification of housing needs, flexible housing programs at the federal and state level, access to data, fair housing awareness/training, access to funding sources. With the exception of FT having adequate resources for access to data and Fair Housing Awareness/training. All reported there were adequate resources for mobile homes.

DD Community and General Needs

- ETDD Knox Co--the emphasis should be on flexible resources that can meet a variety of needs including support for neighborhood revitalization, not just housing per se.
- ETDD we prefer "stick builds"
- ETDD local support is politically driven shutting out the agencies without political influence. Smaller agencies have difficulty gaining adequate resources for much needed housing programs/ acquisition/ rehab.
- ETDD There is greater capacity to develop affordable housing than there are buyers who can qualify to buy the homes due to credit issues. We need to see the HOUSE program return in order to have local funding that can match federal funding.
- FTDD Johnson City, Washington Co. The Housing Programs at the state and federal level need to be funded at a higher level and need more local flexibility in allowed uses.
- SEDD No mobile homes needed

Everyone agreed that their community had a diverse mix of income levels and that low-income housing was concentrated in specific areas. All areas reflect there is inadequate amount of affordable housing within commuting distance to employment sources. There were varying opinions that predatory lending is somewhat a problem in their community. All areas agree opportunities for homeownership, affordable housing for migrant workers, and affordable housing for immigrants are inadequate. ET & FT areas agree with the work of non-profits in their area. SE expressed some reservations about the adequacy of the work of non-profits, especially with regard to addressing the most important needs, developing housing in appropriate price ranges, and working in the areas of the community with the most need; they agreed non-profits are serving the people in the most need.

DD Additional Comments

- ETDD we are an upscale golf community and retirement area.
- ETDD There is not enough low rent housing available. There aren't enough funds to help with rent (sect 8). Larger families are at a disadvantage for housing. Transitional housing would be a big help.
- ETDD We have a small amount of HUD housing (12 units in our town but Harriman HA or HUD does not make a good effort to keep it full.
- ETDD Our research seems to show we need to build at least 500 more single-family dwellings to meet needs of low-income families.
- ETDD Don't know what predatory lending is. Don't know what other non-profits are doing. We have in the past, been lucky to have located a reasonably-priced apt. complex on a busline in a safe neighborhood for our clients. It's been sold recently & rents have JUMPED - we're unsure of the solution to this problem!
- ETDD More funds should be available and those funds should be easier to obtain than there are at this time.
- ETDD On-site services difficult to fund (A&D, mental illness)
- ETDD We have made several applications for low-income housing rehab grants, with no success. There are a large number of elderly owner occupied, sub-standard houses which the owners cannot afford to repair.
- FTDD We are a non-profit org. We provide services for mentally handicapped people. The HUD/THDA procedures have not been adapted to adequately address the difference between low cost housing for the general population versus low cost housing for people with special needs.
- FTDD Washington County--We have mixed income levels. Often funding is geared toward a number of rental units or affordable homes clustered together. It may be more cost effective, but it changes the character of the community. Funding needs to be more flexible.

- FTDD Johnson City, Washington Co. I hope that there is an effort sometime in the future to get our state funded housing program resources back. This has left a significant gap in our local affordable housing program capabilities.
- FTDD We need help in funding & development of rural low-income housing
- FTDD People with disabilities on fixed incomes have big challenges with both transitional living or assisted living.
- SEDD Our greatest needs are 1) Rehab existing homes that are owned and/or rented to lower income residents, 2) Development of new sub-divisions in the middle income range.
- SEDD Great need for housing in the Bradley County area. Many low-income families need adequate, decent shelter not just CAN'T AFFORD to buy a home
- SEDD Copperhill is the only city in an area of hundreds of miles apart that does NOT have ANY single or multi-housing units available for rent or ownership under any assistance program. Polk County
- SEDD Calhoun is a small city with little revenue, does not have the housing that is needed and the city cannot afford the housing that is needed!